Case 07-72682 Doc 1 (Official Form 1) (04/07)	Filed 11/02/07 Document		/02/07 14:10:58 3	Desc Main	
	es Bankruptcy Co	ourt		Voluntary Potition	
	n District of Illinoi	S		Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle Bohms, David E	2):	Name of Joint Debtor (Spouse) (Last, First, Middle): Bohms, Donna R			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			ed by the Joint Debtor in the aiden, and trade names):	e last 8 years	
Last four digits of Soc. Sec. No./Complete EIN or othe than one, state all): 7312	r Tax I.D. No. (if more	Last four digits of So than one, state all):		or other Tax I.D. No. (if more	
Street Address of Debtor (No. & Street, City, State & 7 1210 Albany Street	Zip Code):	Street Address of Jo 1210 Albany St Erie, IL	int Debtor (No. & Street, Creet	City, State & Zip Code):	
Erie, IL	ZIPCODE 61250				
County of Residence or of the Principal Place of Busin Whiteside	ess:	County of Residence	e or of the Principal Place of	of Business:	
Mailing Address of Debtor (if different from street add	ress)	Mailing Address of	Joint Debtor (if different fr	om street address):	
7	ZIPCODE			ZIPCODE	
Location of Principal Assets of Business Debtor (if diff	ferent from street address abo	ove):			
				ZIPCODE	
Type of Debtor (Form of Organization) (Check one box.) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.) Tax-Exe (Check box Debtor is a tax-exe Title 26 of the Unit		Entity pplicable.) organization under tates Code (the	the Petition is Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13 Nat	S.C. business debts. by an	
Filing Fee (Check one box)	Internal Revenue Code).		Chapter 11 Debt	tors:	
☐ Filing Fee to be paid in installments (Applicable to in attach signed application for the court's consideration is unable to pay fee except in installments. Rule 100 3A. ☐ Filing Fee waiver requested (Applicable to chapter 7 attach signed application for the court's consideration	ndividuals only). Must n certifying that the debtor 6(b). See Official Form	Debtor is not a sn Check if: Debtor's aggregat affiliates are less: Check all applicable A plan is being fi	business debtor as defined nall business debtor as defined noncontingent liquidated than \$2,190,000.		
Statistical/Administrative Information Debtor estimates that funds will be available for dis Debtor estimates that, after any exempt property is of		creditors, in accor	THIS SPACE		
no funds available for distribution to unsecured cred Estimated Number of Creditors 1- 50- 100- 200- 1,000- 5		1- 50,001- C	Over 0,000		

Estimated Assets

\$10,000

Estimated Liabilities

\$0 to \$50,000

□ \$0 to

\$10,000 to \$100,000

\$50,000 to \$100,000 \$100,000 to \$1 million

\$100,000 to \$1 million □ \$1 million

\$1 million \$100 million

\$100 million

☐ More than

More than \$100 million

\$100 million

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing

Filed 11/02/07

Document

Doc 1

Entered 11/02/07 14:10:58 Desc Main

Page 2 of 33

FORM B1, Page 2

of the petition.

Case 07-72682

Official Form 1) (04/07)

Case 07-72682

Filed 11/02/07 Document Entered 11/02/07 14:10:58 Page 3 of 33

8 Desc Main FORM B1, Page 3

Name of Debtor(s):

Bohms, David E & Bohms, Donna R

Signatures

$Signature (s) \ of \ Debtor (s) \ (Individual/Joint)$

Doc 1

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ David E Bohms

Signature of Debtor

David E Bohms

/s/ Donna R Bohms
Signature of Joint Debtor

Donna R Bohms

Telephone Number (If not represented by attorney)

November 2, 2007

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative



Printed Name of Foreign Representative

Date

Signature of Attorney

X /s/ Lon M. Richey

Signature of Attorney for Debtor(s)

Lon M. Richey

Printed Name of Attorney for Debtor(s)

Nelson, Kilgus, Richey, Huffman

Firm Name

209 E. Main Street

Address

Morrison, IL 61270

(815) 772-2121

Telephone Number

November 2, 2007

Date

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature	of Authorized	Individual		
Printed N	ame of Author	rized Individu	al	
Title of A	authorized Indi	vidual		

X

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 07-72682

Doc 1

the agency no later than 15 days after your bankruptcy case is filed.

Filed 11/02/07

Entered 11/02/07 14:10:58

Desc Main

Official Form 1, Exhibit D (10/06)

Page 4 of 33 Document **United States Bankruptcy Court Northern District of Illinois**

IN RE:		Case No.
Bohms, Donna R		Chapter 7
	Debtor(s)	•

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in

1 2	1.1	C
performing a related budget analysis, and I have a certi	ficate from the agency describing th	ne services provided to me. Attach a copy of the
certificate and a copy of any debt repayment plan dev	veloped through the agency.	
2 Wishing the 190 days hefere the filing of my her	alamantar aga I acceived a baicfin	from a small assumed by
2. Within the 180 days before the filing of my bar	nkrupicy case, i received a briefing	g from a credit counseling agency approved by
the United States trustee or bankruptcy administrator	that outlined the opportunities for	available credit counseling and assisted me in
performing a related budget analysis, but I do not have	a certificate from the agency descri	bing the services provided to me. You must file
a copy of a certificate from the agency describing the s	services provided to you and a copy	of any debt repayment plan developed through

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 1090 does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Donna R Bohms

Date: November 2, 2007

Case 07-72682 Doc 1 Official Form 1, Exhibit D (10/06)

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Date: November 2, 2007

Filed 11/02/07 Entered 11/02/07 14:10:58 Desc Main Document Page 5 of 33 United States Bankruptcy Court Northern District of Illinois

IN RE:	Case No
Bohms, David E	Chapter 7
Debtor(s)	
	FOR'S STATEMENT OF COMPLIANCE INSELING REQUIREMENT
do so, you are not eligible to file a bankruptcy case, and the whatever filing fee you paid, and your creditors will be able	ve statements regarding credit counseling listed below. If you cannot court can dismiss any case you do file. If that happens, you will lose to resume collection activities against you. If your case is dismissed uired to pay a second filing fee and you may have to take extra steps
Every individual debtor must file this Exhibit D. If a joint petition one of the five statements below and attach any documents as a	n is filed, each spouse must complete and file a separate Exhibit D. Check lirected.
the United States trustee or bankruptcy administrator that outli	case , I received a briefing from a credit counseling agency approved by ned the opportunities for available credit counseling and assisted me in the agency describing the services provided to me. Attach a copy of the grough the agency.
the United States trustee or bankruptcy administrator that outli performing a related budget analysis, but I do not have a certific	case , I received a briefing from a credit counseling agency approved by ned the opportunities for available credit counseling and assisted me in ate from the agency describing the services provided to me. You must file rovided to you and a copy of any debt repayment plan developed through filed.
days from the time I made my request, and the following ex-	an approved agency but was unable to obtain the services during the five igent circumstances merit a temporary waiver of the credit counseling impanied by a motion for determination by the court.][Summarize exigent
obtain the credit counseling briefing within the first 30 days a the agency that provided the briefing, together with a copy extension of the 30-day deadline can be granted only for caus be filed within the 30-day period. Failure to fulfill these re	on, it will send you an order approving your request. You must still fer you file your bankruptcy case and promptly file a certificate from of any debt management plan developed through the agency. Any se and is limited to a maximum of 15 days. A motion for extension must quirements may result in dismissal of your case. If the court is not without first receiving a credit counseling briefing, your case may be
motion for determination by the court.]	ecause of: [Check the applicable statement.] [Must be accompanied by a
of realizing and making rational decisions with respect t	ed by reason of mental illness or mental deficiency so as to be incapable o financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physical participate in a credit counseling briefing in person, by t☐ Active military duty in a military combat zone.	cally impaired to the extent of being unable, after reasonable effort, to elephone, or through the Internet.);
_	determined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided	above is true and correct.
Signature of Debtor: /s/ David E Bohms	

Case 07-72682 Doc 1

Filed 11/02/07

Entered 11/02/07 14:10:58 Desc Main

Official Form 6 - Summary (10/06)

Document Page 6 of 33 United States Bankruptcy Court **Northern District of Illinois**

IN RE:	Case No.
Bohms, David E & Bohms, Donna R	Chapter 7
Dehtor(s)	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 66,500.00		
B - Personal Property	Yes	2	\$ 18,952.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 56,543.37	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$ 30,189.18	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 2,828.67
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,826.29
	TOTAL	14	\$ 85,452.00	\$ 86,732.55	

Case 07-72682 Doc 1 Official Form 6 - Statistical Summary (10/06)

Filed 11/02/07 Entered 11/02/07 14:10:58 Desc Main Document Page 7 of 33 **United States Bankrupcty Court**

Northern District of Illinois

IN RE:		Case No.
Bohms, David E & Bohms, Donna R		Chapter 7
	Debtor(s)	•

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$	2,828.67
Average Expenses (from Schedule J, Line 18)	\$	2,826.29
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	s	4,472.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 30,189.18
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 30,189.18

Case 01-12002 DUC 1	Case	07-72682	Doc 1
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Filed 11/02/07 Document

Entered 11/02/07 14:10:58 Desc Main Page 8 of 33

Case No.

IN RE Bohms, David E & Bohms, Donna R

Debtor(s)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Residential real estate located at 1210 Albany Street, Erie, IL	Fee Simple	J	66,500.00	56,543.37
	тот	<u> </u>	66 500 00	

TOTAL

66,500.00

(Report also on Summary of Schedules)

Odoc 01 12002 Doc 1	Case	07-72682	Doc 1

Filed 11/02/07 Document

Entered 11/02/07 14:10:58 Desc Main Page 9 of 33

IN RE Bohms, David E & Bohms, Donna R

Case No.

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

		N O		H W	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT
	TYPE OF PROPERTY	N E	DESCRIPTION AND LOCATION OF PROPERTY	J C	DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		Cash on hand	J	30.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account Farmers National Bank 114 W. Third Street Prophetstown, IL 61277	J	300.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Normal compliment of household goods, mostly dated; newer RCA HD TV and 4-year old Dell computer	J	1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Normal wearing apparel.	J	300.00
	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(3). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		401(k) through employment at Chuck Swanson, Inc. Administered by Pekin Insurance	Н	15,322.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	X			
				<u> </u>	

Page 10 of 33

Entered 11/02/07 14:10:58 Desc Main

IN RE Bohms, David E & Bohms, Donna R

____ Case No. ___

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	Х			
18.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) in customer lists or similar compilations provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		1987 Ford Econoline van 218,000 miles		2,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	Х			
30.	Inventory.	X			
	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	Х			
			ТОТ	'AT	18,952.00

Case 07-72682 Doc 1 Filed 11/02/07 Entered 11/02/07 14:10:58 Desc Main Official Form 6C (04/07) Document Page 11 of 33

IN RE Bohms, David E & Bohms, Donna R

____ Case No. _____

Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: Check one box)	Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

✓ 11 U.S.C. § 522(b)(3)	,		
DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY			
Residential real estate located at 1210 Albany Street, Erie, IL	735 ILCS 5 §12-901	30,000.00	66,500.00
SCHEDULE B - PERSONAL PROPERTY			
Cash on hand	735 ILCS 5 §12-1001(b)	30.00	30.00
Checking account Farmers National Bank 114 W. Third Street Prophetstown, IL 61277	735 ILCS 5 §12-1001(b)	300.00	300.00
Normal compliment of household goods, mostly dated; newer RCA HD TV and 4-year old Dell computer	735 ILCS 5 §12-1001(b)	1,000.00	1,000.00
Normal wearing apparel.	735 ILCS 5 §12-1001(a)	300.00	300.00
401(k) through employment at Chuck Swanson, Inc. Administered by Pekin Insurance	735 ILCS 5 §12-1006(a)	15,322.00	15,322.00
1987 Ford Econoline van 218,000 miles	735 ILCS 5 §12-1001(c)	2,000.00	2,000.00

Filed 11/02/07 Document

Entered 11/02/07 14:10:58 Desc Main

Case No.

IN RE Bohms, David E & Bohms, Donna R

Page 12 of 33

Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 045962924		J	November 2003; mortgage on residence	T			56,543.37	
Countrywide Mortgage ATTN: Litigation Intake, MS; AC-11B 5220 Las Virgenes Road Calabasas, CA 91302			at 1210 Albany Street, Erie, IL VALUE \$ 66,500.00					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.			VALUE \$					
continuation sheets attached		ļ	(Total of the		otota		\$ 56,543.37	\$
		J)	Use only on last page of the completed Schedule D. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	t al: tati	stica	n al	\$ 56,543.37	\$

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Entered 11/02/07 14:10:58 Page 13 of 33

Case No.

IN RE Bohms, David E & Bohms, Donna R

Debtor(s)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority

listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. (Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10). * Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

O continuation sheets attached

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Entered 11/02/07 14:10:58 Desc Main

Case No.

IN RE Bohms, David E & Bohms, Donna R

Page 14 of 33

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 643104085			February, 2007; collection agent or assignee of				
Afni 404 Brock Drive P.O. Box 3427 Bloomington, IL 61702			original creditor Nextel Communications				1,386.25
ACCOUNT NO. XXXXXX2721			November, 2001 to June, 2005; misc. consumer				
Bank Of America P.O. Box 84006 Columbus, GA 31908			purchases				542.00
ACCOUNT NO.			Collection agent or assignee of Midland Funding				
Blatt, Hasenmiller, Leibsker & Moore P.O. Box 489 Normal, IL 61761			LLC, original creditor Capital One Bank				0.00
ACCOUNT NO. xxxxxxx1028 and xxxxxx5557			April, 2000 to present; misc. consumer charges on				0.00
Capital 1 Bank ATTN: C/O TSYS Debt Management P.O. Box 5155 Norcross, GA 30091			two accounts				7.000.00
				ub	tot	a1	7,392.00
3 continuation sheets attached			(Total of thi				\$ 9,320.25
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the Sta Summary of Certain Liabilities and Related	also atis	tica	n al	\$

Document

Page 15 of 33

IN RE Bohms, David E & Bohms, Donna R

_ Case No. _

Summary of Certain Liabilities and Related Data.) \$

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCOUNT NO. XXXXXX4142			September, 2001 to present; misc. consumer			\vdash		
Capital 1 Bank ATTN: C/O TSYS Debt Management P.O. Box 5155 Norcross, GA 30091			charges				6,164.00	
ACCOUNT NO. 5291-4920-4142-0288			Collection agent or assignee of original creditor			H		
Capital Management Services, LP 726 Exchange Street, Suite 700 Buffalo, NY 14210			Capital One Bank					
ACCOUNT NO. XXXXXX0182			December, 2002 to present; purchase of computer			H	0.00	
Dell Financial Services P.O. Box 81577 Austin, TX 78708								
ACCOUNT NO. 6879450119005090182			Collection agent or assignee of original creditor				542.00	
ER Solutions, Inc. P.O. Box 9004 Renton, WA 98057			Dell Financial Services					
ACCOUNT NO.	_		Collection agent or assignee of original creditor				0.00	
First National Collection Bureau, Inc. 610 Waltham Way Sparks, NV 89434			Direct Mark					
		10/	August 2004, collection agent or assigned of				0.00	
ACCOUNT NO. Flynn, Palmer & Tague ATTN: Michael J. Tague 402 West Church, P.O. Box 1517 Champaign, IL 61824-1517		W	W	August, 2004; collection agent or assignee of Superior Health Care Concepts				2 202 00
ACCOUNT NO. XXXXXX4860			Collection agent or assignee of original creditor	H		H	3,309.00	
H & R Accounts P.O. Box 672 Moline, IL 61266			Eye Surgeons Associates				00.00	
Sheet no. 1 of 3 continuation sheets attached to			<u> </u>	Sub	tota		68.00	
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	is p) [\$ 10,083.00	
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St	also atis	o o	n al	\$	

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Page 16 of 33

IN RE Bohms, David E & Bohms, Donna R

___ Case No. ___

Summary of Certain Liabilities and Related Data.) \$

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		((Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXXXX8827	1		Collection agent or assignee of original creditor	H		\dagger	
Jefferson Capital System 16 McLeland Road Saint Cloud, MN 56303			FNANB VISA				
ACCOUNT NO. xxxxxx9687 and xxxxxx8827	╁		Collection agent or assignee of original creditors		-	+	542.00
Midland Credit Management 8875 Aero Drive, Suite 200 San Diego, CA 92123			First North American NA and Aspire Visa				
						\dashv	1,725.00
ACCOUNT NO. Omnium Ww 7171 Mercy Rouad Su Omaha, NE 68106	_		Collection agent or assignee of original creditor Med 1 Trinity West				
007045044000500400	╄					4	994.00
ACCOUNT NO. 6879450119005090182 Oxford Management Services P.O. Box 18060 Hauppauge, NY 11788-8860	_		Collection agent or assignee of original creditor Dell Financial Services				
ACCOUNT NO. 2068 and 0288	╁		Collection agent or assignee of original creditor		_	+	0.00
Plaza Associates P.O. Box 18008 Hauppauge, NY 11788-8808			Capital One Bank				
ACCOUNT NO.	┾		Collection agent or assignee of original creditor	H	_	+	0.00
Portfolio Acquisitions 2425 Commerce Ave, Suite 10 Duluth, GA 30096	-		Household				
ACCOUNT NO.	+		Collection agent or assignee of original creditors	H	\dashv	+	1,727.00
Quad Corporation 2322 E. Kimberly Road, Suite 215W Davenport, IA 52807			Metropolitan ME, Hammond Henry Hospital, Trinity West and Trinity Home Care Products				
Sheet no. 2 of 3 continuation sheets attached to				C ₁₋₁	+	+	929.00
Sheet no. 2 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	_	age) \$	5,917.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S	t also		n	

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_ Case No.

(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical

Summary of Certain Liabilities and Related Data.)

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IN RE Bohms, David E & Bohms, Donna R

Page 17 of 33

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5354343		J	Collection agent or assignee of original creditor				
Receivables Management Solutions 260 E. Wentworth Avenue West St. Paul, MN 55118			Household				0.00
ACCOUNT NO.			Collection agent or assignee of Sterling Rock	+			0.00
RRCA Accounts Management 312 Locust Street Sterling, IL 61081			Falls Clinic; medical bills				
	<u> </u>			_			3,814.00
ACCOUNT NO. Sherman Acquisitions Resurgent Capital Service P.O. Box 10587 Greenville, SC 29603			Collection agent or assignee of original creditor Sears				
	-			_			527.00
ACCOUNT NO. Tate & Kirlin Associates 2810 Southampton Road Philadelphia, PA 19154			Collection agent or assignee of Sherman Acquisitions LP and original creditor LVNV Funding LLC				
							527.93
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no 3 of 3 continuation sheets attached to	1			 Sub	tota	al	
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the				\$ 4,868.93

Document Page 18 of 33

IN RE Bohms, David E & Bohms, Donna R

Case No.

Desc Main

Debtor(

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
·	

Case 07-72682	Doc 1	Filed 11/02/07	Entered 11/02/07 14:10:58	Desc Main
		Document	Page 19 of 33	

IN RE Bohms, David E & Bohms, Donna R

Case No.

Debtor(s

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Debtor's Marital Status

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Filed 11/02/07 Document

Entered 11/02/07 14:10:58 Desc Main Page 20 of 33

DEPENDENTS OF DEBTOR AND SPOUSE

Case No.

IN RE Bohms, David E & Bohms, Donna R

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Married RELATIONSHIP(S):					AGE(S):		
ı							
EMPLOYMENT:		DEBTOR			SPOUSE		
Occupation	Truck Driver		Disabled				
Name of Employer	Chuck Swans						
How long employed	17 Years	·					
Address of Employer	13895 Spring	ghill Road					
	Prophetstow	n, IL 61277					
INCOME: (Estima	ate of average c	or projected monthly income at time case	e filed)		DEBTOR		SPOUSE
		alary, and commissions (prorate if not pa		\$	3,725.94		~
2. Estimated month		may, and commissions (protest as an ar	iid iiioiidii,	\$ ——		\$	
3. SUBTOTAL	1, 0.21			¢	3,725.94	<u>•</u>	0.00
3. SUBTOTAL 4. LESS PAYROLI	i DEDITCTIO	NTC!		<u> </u>	3,120.07	<u> </u>	0.00
				Ф	770 80	¢	
a. Payroll taxes asb. Insurance	ad Social Secui	aty		ф —	770.89 197.50		
c. Union dues				ф —	151.00	\$	
d. Other (specify)	Simple IRA	Contribution		ф —	186.30	ф ——	
u. Oulei (specify)	Wage Garni			· \$	372.58		
5. SUBTOTAL OI				\$	1,527.27		0.00
6. TOTAL NET M	IONTHLY TA	AKE HOME PAY		\$	2,198.67	\$	0.00
7. Regular income	from operation	of business or profession or farm (attach	h detailed statement)	\$		\$	
8. Income from real	-	1		\$		\$	
9. Interest and divid				\$		\$	
10. Alimony, maint	tenance or suppo	oort payments payable to the debtor for the	he debtor's use or	` -			
that of dependents l	listed above			\$		\$	
11. Social Security							
(Specify) Social	Security Disab	oility		\$		\$	630.00
				- \$		\$	
12. Pension or retire				\$		\$	
13. Other monthly i							
(Specify)				4		\$	
						\$	
				. \$		\$	
14. SUBTOTAL O)F LINES 7 TI	HROUGH 13		\$		\$	630.00
15. AVERAGE M	ONTHLY INC	COME (Add amounts shown on lines 6	and 14)	\$	2,198.67	\$	630.00
16 COMBINED /	AVERAGE MC	ONTHLY INCOME: (Combine colum	on totals from line 15:				
		otal reported on line 15)	ii tomis iroin inic 12,		\$	2.828.6	37

(Report also on Summary of Schedules and, if applicable, on

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: None

Case No.

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SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly,
quarterly, semi-annually, or annually to show monthly rate.
_

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ 498.29
a. Are real estate taxes included? Yes No _<	
b. Is property insurance included? Yes No	
2. Utilities:	
a. Electricity and heating fuel	\$ 250.00
b. Water and sewer	\$ 45.00
c. Telephone	\$ 50.00
d. Other Cell Phone	\$ 58.00
Cable/Internet	\$ 100.00
3. Home maintenance (repairs and upkeep)	\$ 175.00
4. Food	\$ 400.00
5. Clothing	\$ 200.00
6. Laundry and dry cleaning	\$
7. Medical and dental expenses	\$ 400.00
8. Transportation (not including car payments)	\$ 200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 80.00
10. Charitable contributions	\$
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$
b. Life	\$
c. Health	\$
d. Auto	\$ 35.00
e. Other	\$
	\$
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) Real Estate Taxes	\$ 105.00
	\$
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$
b. Other Monthly Payments To Creditors (Estimated)	\$ 150.00
	\$
14. Alimony, maintenance, and support paid to others	\$
15. Payments for support of additional dependents not living at your home	\$
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$
17. Other Auto Repairs And Registration	\$ 80.00
	\$
	\$
40 AVERAGE MONEYER VENEZUGEG (F. 11) 4 45 P	

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.

2,826.29

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document: None

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$ 2,828.67
b. Average monthly expenses from Line 18 above	\$ 2,826.29
c. Monthly net income (a. minus b.)	\$ 2.38

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Doc 1

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Filed 11/02/07 Entered 11/02/07 14:10:58 Desc Main Page 22 of 33

Case No.

IN RE Bohms, David E & Bohms, Donna R

Debtor(s)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **16** sheets (total shown on summary page plus 2), and that they are true and correct to the best of my knowledge, information, and belief. Date: November 2, 2007 Signature: /s/ David E Bohms Debtor **David E Bohms** Date: November 2, 2007 Signature: /s/ Donna R Bohms (Joint Debtor, if any) **Donna R Bohms** [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Social Security No. (Required by 11 U.S.C. § 110.) Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP I, the ______ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Signature:

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.] Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 07-72682 Official Form 7 (04/07)

Doc 1

Filed 11/02/07 Entered 11/02/07 14:10:58 Desc Main Document Page 23 of 33

United States Bankruptcy Court Northern District of Illinois

IN RE:	Case No
Bohms, David E & Bohms, Donna R	Chapter 7
Debtor(s)	•

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None," If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

32,863.00 David - 2007 wages to date (9/27/07) - Chuck Swanson, Inc.

38,135.00 David - 2006 Wages - Chuck Swanson, Inc.

36,665.00 David - 2005 Wages - Chuch Swanson, Inc.

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

5,400.00 Donna - 2007 Social Security benefits to date (thru 9/07)

7,560.00 Donna - 2006 Social Security benefits

6,666.00 Donna - 2005 Social Security benefits

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

COURT OR AGENCY

STATUS OR

AND CASE NUMBER RRCA Accounts Management vs. Donna Bohms No. 2005 AR 194	NATURE OF PROCEEDING Collection	AND LOCATION 14th Judicial Circuit, Whiteside County, Morrison, IL	DISPOSITION Judgment entered9/26/05; agreed pay order \$150 monthly com. 2/25/07
H & R Accounts vs. David S. Bohms No. 2006 SC 876	Collection	14th Judicial Circuit, Whiteside County, Morrison, IL	Judgment satisfied 1/12/07
Capital One Bank vs. David E. Bohms No. 2007 SC 222	Collection	14th Judicial Circuit, Whiteside County, Morrison, IL	Judgment entered 4/2/07; Non w/h w/d Order entered 6/18/07
Capital One Bank vs. David E. Bohms 2007 SC 208	Collection	14th Judicial Circuit, Whiteside County, Morrison, IL	Judgment entered 4/2/07; non w/h w/d order entered 7/11/07
Midland Funding LLC vs. David Bohms No. 2007 SC 606	Collection	14th Judicial Circuit, Whiteside County, Morrison, IL	Judgment entered 7/2/07; non w/h w/d order entered 8/21/07
Capital One Bank vs. David Bohms No. 2007 SC 102	Collection	14th Judicial Circuit, Whiteside County, Morrison, IL	Judgment entered 3/19/07; W/D order entered 6/18/07
Superior Health Care Concepts vs. Donna Bohms No. 2007 SC 1288	Collection	6th Judicial Circuit, Champaign County, Champaign, IL	Unknown

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b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Case 07-72682	Doc 1	Filed 11/02/07	Entered 11/02/07 14:10:58	Desc Main
		Document	Page 25 of 33	

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE **Credit Advisors Foundation**

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 06/26/07

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

1818 South 72nd Street Omaha, NE 68124

Credit counseling in these proceedings

Nelson, Kilgus, Richey, Huffman

07/11/07

1.239.00

50.00

209 E. Main Street Morrison, IL 61270

\$1,239 including filing fees for representation in these bankruptcy proceedings

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

List all property owned by another person that the debtor holds or controls.

 \checkmark

15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

Case 07-72682 Doc 1 Filed 11/02/07 Entered 11/02/07 14:10:58 Desc Main Document Page 27 of 33

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: November 2, 2007	Signature /s/ David E Bohms	David E Bahma
	of Debtor	David E Bohms
Date: November 2, 2007	Signature /s/ Donna R Bohms	
	of Joint Debtor	Donna R Bohms
	(if any)	
	0 continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

Case 07-72682 Doc 1 Filed 11/02/07 Entered 11/02/07 14:10:58 Desc Main

Document Page 28 of 33 United States Bankruptcy Court Northern District of Illinois

IN RE: Bohms, David E & Bohms, Donna R		Case No				
		Chapter 7				
Debto	or(s)					
CHAPTER 7 INDI	VIDUAL DEBTOR'S ST	ATEMENT OF	INTEN	TION		
✓ I have filed a schedule of assets and liabilities w I have filed a schedule of executory contracts an ✓ I intend to do the following with respect to the p	d unexpired leases which includ	es personal property s	ubject to a	an unexpire lease:	ed lease.	
Description of Secured Property	Creditor's Name		roperty will Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
Residential real estate located at 1210 Alb	Countrywide Mortgage					✓
						Lease will be assumed pursuant to 11 U.S.C. §
Description of Leased Property	Lessor's Name					362(h)(1)(A)
11/02/2007 /s/ David E Bohms		/s/ Donna R Boh				
Date David E Bohms	Debto	Donna R Bohms	1115	Joi	nt Debtor (i	f applicable)
DECLARATION AND SIGNATURE Of I declare under penalty of perjury that: (1) I am a compensation and have provided the debtor with a cand 342 (b); and, (3) if rules or guidelines have be bankruptcy petition preparers, I have given the debta any fee from the debtor, as required by that section.	a bankruptcy petition preparer a copy of this document and the no en promulgated pursuant to 11 to or notice of the maximum amoun	s defined in 11 U.S. tices and information U.S.C. § 110(h) settin	C. § 110; required u g a maxin	(2) I prepunder 11 Unum fee fo	pared this d S.C. §§ 110 r services cl	
					ioi a debioi	0(b), 110(h), nargeable by
Printed or Typed Name and Title, if any, of Bankruptcy Pe If the bankruptcy petition preparer is not an indiv responsible person, or partner who signs the docur	tition Preparer idual, state the name, title (if a				red by 11 U.S	0(b), 110(h), nargeable by or accepting
If the bankruptcy petition preparer is not an indiv	tition Preparer idual, state the name, title (if a				red by 11 U.S	0(b), 110(h), nargeable by or accepting
If the bankruptcy petition preparer is not an indiversion responsible person, or partner who signs the documents of the person o	tition Preparer idual, state the name, title (if a		al securit		red by 11 U.S	0(b), 110(h), nargeable by or accepting

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 07-72682 Doc 1 Filed 11/02/07 Entered 11/02/07 14:10:58 Desc Main Document Page 29 of 33 United States Bankruptcy Court Northern District of Illinois

IN RE:		Case No		
Bohms, David E & Bohms, Donna	R	Chapter 7		
	Debtor(s)	•		
	VERIFICATION OF CREI	DITOR MATRIX		
		Number of Creditors22		
The above-named Debtor(s) herel	by verifies that the list of creditors	is true and correct to the best of my (our) knowledge.		
Date: November 2, 2007	/s/ David E Bohms Debtor			
	/s/ Donna R Bohms			
	Joint Debtor			

Case 07-72682 Doc 1 Filed 11/02/07 Entered 11/02/07 14:10:58 Desc Main Document Page 30 of 33

Bohms, David E 1210 Albany Street Erie, IL 61250 Document ER Solutions, Inc. P.O. Box 9004 Renton, WA 98057

Quad Corporation 2322 E. Kimberly Road, Suite 215W Davenport, IA 52807

Bohms, Donna R 1210 Albany Street Erie, IL 61250 First National Collection Bureau, Inc. 610 Waltham Way Sparks, NV 89434 Receivables Management Solutions 260 E. Wentworth Avenue West St. Paul, MN 55118

Nelson, Kilgus, Richey, Huffman 209 E. Main Street Morrison, IL 61270 Flynn, Palmer & Tague ATTN: Michael J. Tague 402 West Church, P.O. Box 1517 Champaign, IL 61824-1517 RRCA Accounts Management 312 Locust Street Sterling, IL 61081

Afni 404 Brock Drive P.O. Box 3427 Bloomington, IL 61702 H & R Accounts P.O. Box 672 Moline, IL 61266 Sherman Acquisitions Resurgent Capital Service P.O. Box 10587 Greenville, SC 29603

Bank Of America P.O. Box 84006 Columbus, GA 31908 Jefferson Capital System 16 McLeland Road Saint Cloud, MN 56303 Tate & Kirlin Associates 2810 Southampton Road Philadelphia, PA 19154

Blatt, Hasenmiller, Leibsker & Moore P.O. Box 489 Normal, IL 61761 Midland Credit Management 8875 Aero Drive, Suite 200 San Diego, CA 92123

Capital 1 Bank ATTN: C/O TSYS Debt Management P.O. Box 5155 Norcross, GA 30091 Omnium Ww 7171 Mercy Rouad Su Omaha, NE 68106

Capital Management Services, LP 726 Exchange Street, Suite 700 Buffalo, NY 14210 Oxford Management Services P.O. Box 18060 Hauppauge, NY 11788-8860

Countrywide Mortgage ATTN: Litigation Intake, MS; AC-11B 5220 Las Virgenes Road Calabasas, CA 91302 Plaza Associates P.O. Box 18008 Hauppauge, NY 11788-8808

Dell Financial Services P.O. Box 81577 Austin, TX 78708 Portfolio Acquisitions 2425 Commerce Ave, Suite 10 Duluth, GA 30096

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them,

Case 07-72682 Doc 1 Filed 11/02/07 Entered 11/02/07 14:10:58 Desc Main Document Page 32 of 33

using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Address:	petition preparer is not an individual, state the Social Security number of the officer,
X	principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.	

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Bohms, David E & Bohms, Donna R	X /s/ David E Bohms	11/02/2007
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X /s/ Donna R Bohms	11/02/2007
	Signature of Joint Debtor (if any)	Date

Case 07-72682 Doc 1 Filed 11/02/07 Entered 11/02/07 14:10:58 Desc Main Document Page 33 of 33

J nited S	tates 1	Bankri	iptcy	Court
North	iern D	istrict	of Illi	inois

IN	E: Case No
Во	ns, David E & Bohms, Donna R Chapter 7
_	Debtor(s)
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR
1.	arsuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within the year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation or in connection with the bankruptcy case is as follows:
	or legal services, I have agreed to accept
	ior to the filing of this statement I have received
	alance Due
2.	ne source of the compensation paid to me was: Debtor Other (specify):
3.	ne source of compensation to be paid to me is: Debtor Other (specify):
4.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
	I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5.	return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
	Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; Representation of the debtor in adversary proceedings and other contested bankruptcy matters; [Other provisions as needed] illing fees and fee for credit report included in \$1,239.00
6.	y agreement with the debtor(s), the above disclosed fee does not include the following services:
	CERTIFICATION ify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy seeding. November 2, 2007 /s/Lon M. Richey
	Date Signature of Attorney
	Nelson, Kilgus, Richey, Huffman Name of Law Firm
1	Name of Law Firm